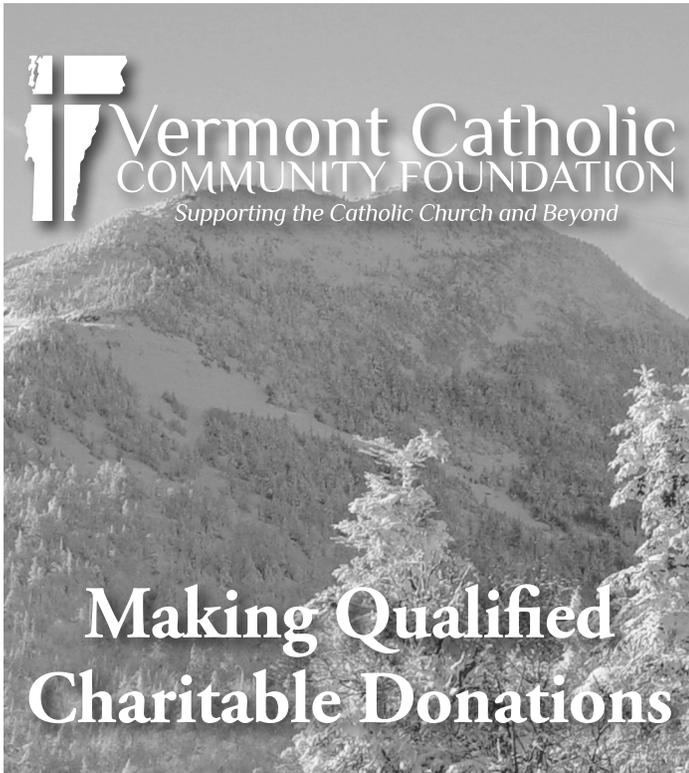


# NEWS FROM The Inland See

December 14–20, 2019

FOR THE DIOCESE OF BURLINGTON



## Making Qualified Charitable Donations

Recently, a parishioner reached out to me for information about how to make an end-of-the-year qualified charitable distribution (QCD) to the Vermont Catholic Community Foundation from his IRA. This parishioner did not need the income for living expenses and wanted to make a meaningful donation that was also tax deductible. He suggested that I share this information with the Catholic community, especially those in a similar situation who have reached the golden age of 70 ½.

Once you reach the age of 70 ½, the federal government requires individuals to withdraw from their traditional IRA or employer-sponsored retirement plans. These required minimum

distributions, often referred to as RMDs, are calculated by dividing your traditional IRA or retirement plan account balance, as of the prior year end, by a life expectancy factor specified in IRS tables based on your current age.

These withdrawals are taxable income unless the distribution is made directly to a QCD. The Pension Protection Act of 2006 first allowed tax-free charitable donations directly from IRAs to a qualified charitable organization up to \$100,000, and the Protect Americans from Tax Hikes (PATH) Act of 2015 made these tax-free charitable donations permanent.

Without this special rule, taking a distribution from your IRA and donating the proceeds to a charity can be cumbersome and sometimes more expensive. The process would involve requesting the distribution from the IRA, making the contribution to the charity and then itemizing this tax deduction when you pay your taxes, if you eligible for the deduction under the Internal Revenue Code Section 170. You can avoid all this by making a QCD tax-free donation directly from the IRA to the charity; then the distribution is not counted as gross income.

In addition, QCDs always deliver a tax benefit while “regular” charitable donations might not. Changes to recent tax laws almost doubled the standard deduction amounts for 2018-2025, which means you only get a tax benefit from a charitable donation if your total itemizable deductions exceed your standard deduction. This means higher standard deductions make it that much harder to claim itemized charitable write-offs.

If you are interested in learning more about how to make a QCD to the Vermont Catholic Community Foundation or to a specific fund within the foundation, please contact Ellen Kane at [ekane@vermontcatholic.org](mailto:ekane@vermontcatholic.org) or 802-846-5837. To learn more about VCCF visit [vtcatholicfoundation.org](http://vtcatholicfoundation.org).

— *Ellen Kane, executive director of Vermont Catholic Community Foundation*

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Founded in December 2015, Vermont Catholic Community Foundation is a separate 501(c)3 from the Roman Catholic Diocese of Burlington with the mission to support and serve apostolic activities of the Church and make grants to nonprofit organizations in the statewide Diocese of Burlington that reflect the compassion of Christ in service to the community. (Tax ID: 81-0999457)

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ROMAN CATHOLIC  
DIOCESE OF BURLINGTON

To see more events or to submit your event to the diocesan calendar:  
[vermontcatholic.org/events](http://vermontcatholic.org/events)

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ROMAN CATHOLIC

**VERMONTCATHOLIC.ORG/VTC**

Ask your pastor where to find free copies of the latest issue of Vermont Catholic Magazine in your parish.

# UPCOMING EVENTS



## 12|15 SUNDAY Christmas Concert

St. Michael's College, Colchester • 3 pm

All in one concert, 17 Christmas and seasonal carols will be presented in a community sing-a-long with organist and music director, Dr. William Tortolano, professor emeritus of fine arts and music at St. Michael's College. The program will be presented at three churches of acoustical, and historic interest. This is the one remaining date. The concerts are free and open to the public. A free will donation will be accepted.



## 12|18 WEDNESDAY Concert and Evening of Prayer

St. John Vianney, South Burlington  
6:30 - 8:30 pm

Catholic Musician Ryan Tremblay will offer a free concert as part of his 2019 Christmas Tour. From 7:30 to 8:30 PM there will be Eucharistic Adoration and the availability of Advent confessions in the parish church. A free will offering will be taken.



## 12|22 SUNDAY Advent Lessons and Carols

Sacred Heart Saint Francis de Sales,  
Bennington • 2 pm

Friends of all faith traditions are warmly invited to gather for this solemn offering of Old Testament Scripture and music.



## 12|25 WEDNESDAY Free Christmas Meal

St. Anthony, Bethel • 12:30 - 2:30 pm

Free Christmas meal for all. A beautiful tradition by the Catholic Daughters of the Americas — led by chef extraordinaire, Cathy Day—where we offer a free meal to one and all on Christmas Day.



## 01|01 WEDNESDAY Solemnity of Mary, Mother of God

Holy Day of Obligation in the United States.



## 01|12 SUNDAY Burlington K of C Pancake Breakfast

St. Mark, Burlington • 8:30 - 11:30 am

Sponsored by the DeGoesbriand Council 279 Burlington, supporting our seminarians and postulation in the diocese. Ages 6 to 89, Suggested \$7 maximum per family \$25.



## 01|18 SATURDAY Diocesan Mass, VT Rally for Life

St. Augustine, Montpelier • 9:30 am - 12 pm

Join us for Mass at St. Augustine. Following Mass Vermont Right to Life will sponsor a prayerful walk to the Statehouse with a program to follow inside.



## 01|22 WEDNESDAY VCP Networking Breakfast

Pomerleau Alumni Center, St. Michael's  
College, Colchester • 8 - 9:30 am

This free event will begin with networking and refreshments, followed by words from a professional development speaker, and followed by more networking and discussion. Our January guest speaker is Mike Smith — Interim president and CEO of the Vermont Information Technology Leaders, Inc / Secretary, Vermont Agency of Human Services.



## 01|23-26 THURSDAY-SUNDAY Life is Precious

### Washington D.C. Trip 2020

Trip will include Rally for Life with thousands of other teens, March for Life with hundreds of thousands,

National Mall Museums, National Basilica and more! Cost: \$175 — submit \$50 non-refundable deposit by November 1. Submit full deposit by January 1, 2020 (non-refundable after January 1).



## 01|31, 02|01, 02 FRI, SAT, SUN Discernment in Daily Life

Our Lady of Life Spiritual Center,  
St-Paul-d'Abbotsford, QC

Retreat for students and young professionals, 18-35 years old, with teaching given in French/English (*simultaneous translation as needed*) by a team of Our Lady of Life members.



## 02|02 SUNDAY World Marriage Day Anniversary Mass

St. Joseph Cathedral, Burlington • 10 - 11 am

Join us as we celebrate World Marriage Day by honoring in a special way those celebrating a milestone wedding anniversary. Mass with Bishop Christopher Coyne

## DIOCESE OF BURLINGTON CAREERS

Diocese: Respect Life Coordinator

Diocese: Senior Accountant

Diocese: Technical Support Specialist

Immaculate Heart of Mary Parish, Williston:  
Administrative Assistant

The Loretto Home, Rutland:  
Residential Care Positions

Our Lady of the Angels Parish, Randolph:  
Administrative Assistant

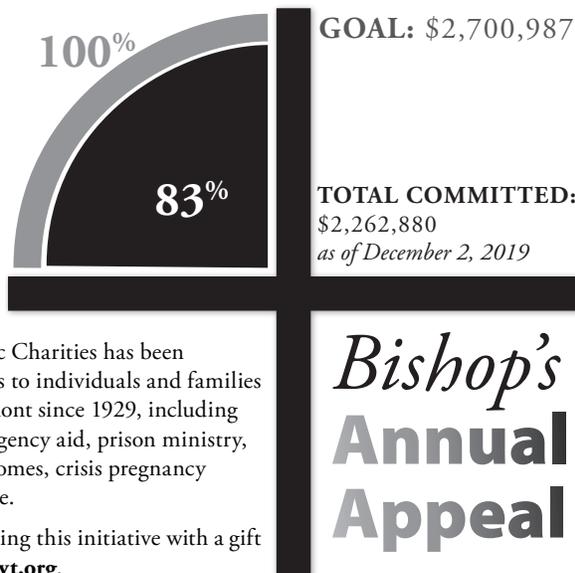
Our Lady of Seven Dolors, Fair Haven:  
Organist or Keyboardist/Choir Director

St. Joseph Residential Care Home,  
Burlington: LPN

Vermont Catholic Charities: Counselor

For More Info:  
[vermontcatholic.org/careers](http://vermontcatholic.org/careers)

# UPDATE



Vermont Catholic Charities has been providing services to individuals and families throughout Vermont since 1929, including counseling, emergency aid, prison ministry, residential care homes, crisis pregnancy services, and more.

Consider supporting this initiative with a gift at [bishopsappealvt.org](http://bishopsappealvt.org).



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